

Commissioner Navarro Signs Health Policy Letter to President-Elect Biden

Joins ten Insurance Commissioners in providing short- and long-term recommendations to the incoming administration

A group of the nation's state insurance commissioners joined together in a pledge to work with President-elect Joe Biden by providing health policy recommendations to the incoming administration.

The commissioners share President-elect Biden's vision that no American should have to go without health care coverage. They believe comprehensive and progressive health care is essential to addressing urgent public health priorities, such as the COVID-19 and opioid crises, addressing racial disparities in the health care system, and ensuring enforcement of mental health parity.

"President-elect Biden knows the healthcare needs of Delaware residents first-hand. So many of the healthcare challenges we face are being felt across the country, and I am proud to join Insurance Commissioners from coast to coast in recommending short and long-term policy solutions," said **Delaware Insurance Commissioner Trinidad Navarro**.

[A letter sent by the group of commissioners](#) detailed six immediate or critical policy recommendations and six longer-term recommendations for the Biden administration to consider.

Immediate policy recommendations

- Ensure immediate access to the federal marketplace, Healthcare.gov, through a special enrollment period.
- Provide immediate relief from Affordable Care Act (ACA)

subsidy clawbacks created by COVID-19 uncertainty.

- Provide clarity on COVID-19 testing coverage requirements, especially in regard to tests that are ordered as part of state-based contact tracing efforts.
- Partner with states in actively focusing on programs and practices that address the needs of historically marginalized communities.
- Address problematic elements of the recently proposed Notice of Benefit and Payment Parameters (NBPP) for Plan Year 2022.
- Allow flexibility for states aiming to pursue progressive policy aims by empowering them to apply for ACA innovation waivers beyond reinsurance.

Longer-term policy priorities

- Reverse policies, such as the weakening of non-discrimination protections and the public charge rule, that undermine the ACA and deny health care coverage to many people.
- Encourage both people and small businesses to enroll in ACA programs, and stop encouraging enrollment in insurance plans that do not provide the ACA's most critical consumer protections.
- Improve income counting rules to allow consumers greater flexibility.
- Extend premium tax credits to Deferred Action for Childhood Arrivals (DACA) recipients so that legally present noncitizens have access to health care coverage.
- Modernize Department of Labor oversight of the Employee Retirement Income Security Act to ensure all health insurance coverage is held to similar standards.
- Consider a national reinsurance program to stabilize health insurance markets and improve affordability of health insurance coverage.

Enacting these policy recommendations will provide immediate relief to many Americans affected by the COVID-19 crisis,

provide states with flexibility to strengthen health insurance markets, remove discriminatory barriers to health coverage, protect the coverage needs of Americans with pre-existing conditions, and ensure comprehensive health insurance access is available to all Americans.

The following state insurance commissioners developed these recommendations and are committed to working with the Biden administration on its national health care plan:

Commissioner Ricardo Lara, California

Commissioner Michael Conway, Colorado

Commissioner Trinidad Navarro, Delaware

Commissioner Colin M. Hayashida, Hawaii

Director Anita G. Fox, Michigan

Temporary Commissioner Grace Arnold, Minnesota

Commissioner Andrew R. Stolfi, Oregon

Commissioner Jessica K. Altman, Pennsylvania

Health Insurance Commissioner Marie Ganim, Rhode Island

Commissioner Mike Kreidler, Washington

Commissioner Mark Afable, Wisconsin

[View the Commissioners' Letter](#)